

Liquidity Coverage Ratio (LCR)
for the quarter ended 30 June 2025

LCR common disclosure template			
HSBC CONSOLIDATED		TOTAL UNWEIGHTED VALUE (quarterly average of bi-monthly observations)	TOTAL WEIGHTED VALUE (quarterly average of bi-monthly observations)
Reporting Date: Quarter ended 30 June 2025			
		MUR	MUR
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)	6,474,354,421	6,474,354,421
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	<i>Stable deposits</i>	-	-
4	<i>Less stable deposits</i>	-	-
5	Unsecured wholesale funding, of which:	-	-
6	<i>Operational deposits (all counterparties)</i>	3,286,643,723	821,660,931
7	<i>Non-operational deposits (all counterparties)</i>	3,372,583,922	1,642,882,294
8	<i>Unsecured debt</i>	-	-
9	Secured wholesale funding	-	-
10	Additional requirements, of which:	-	-
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	257,455,682	257,455,682
12	<i>Outflows related to loss of funding on debt products</i>	-	-
13	<i>Credit and liquidity facilities</i>	209,604,550	68,574,405
14	Other contractual funding obligations	1,072,675,404	1,072,675,404
15	Other contingent funding obligations	2,165,007,028	108,250,351
16	TOTAL CASH OUTFLOWS	10,363,970,309	3,971,499,068
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	2,789,739,532	2,517,253,155
19	Other cash inflows	1,152,368,760	255,914,397
20	TOTAL CASH INFLOWS	3,942,108,291	2,773,167,552
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		6,474,354,421
22	TOTAL NET CASH OUTFLOWS		1,198,331,515
23	LIQUIDITY COVERAGE RATIO (%)		540%
24	QUARTERLY AVERAGE OF DAILY HQLA		6,413,763,886

Notes:

- The reported values are based on the Apr, May & Jun 2025 bimonthly figures.
- The reported values for the 'quarterly average of the daily HQLA' are based on business days figures for the period 01 Apr to 30 June 2025.

Comments:

- The Bank's average LCR for the quarter ending 30 June 2025 stood at 540% (31Mar25:675%). The total High-Quality Assets (HQLA) exceed the net Cash Outflows (NCO) by an average of MUR5.3bn.
- The decrease in LCR was mainly due to higher net cash outflows resulting from an increase in deposit balance over the last quarter.
- The main contributors to the NCO were the bank's deposit portfolios, offset by inflows from loan repayments.